

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re:) Case No. 14-44178-659
)
Alma Henderson,) Chapter 7
)
Debtor.) Memorandum

MEMORANDUM CONCERNING CONVERSION SCHEDULES

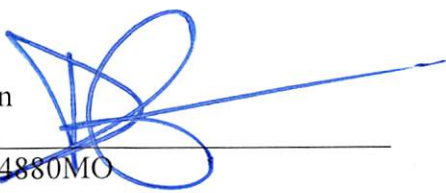
PLEASE TAKE NOTICE, that the Debtor has converted his Chapter 13 case to a Chapter 7. Pursuant to L.R. 1019 the Debtor has filed a Form 122a, Attorney Compensation Disclosure Statement, and Schedule I and J. A Matrix and Verification of Matrix have been filed as the Debtor has post-petition debts. A list of new creditors is attached to this memorandum.

The Debtor's Schedule I has changed as follows:

Combined Monthly Average Income of Chapter 13 Schedule I:	\$3,058.95
Combined Monthly Average Income of Chapter 7 Schedule I:	\$3,025.61

The Debtor's Schedule J has changed as follows:

Expense	Chapter 13	Chapter 7
Utilities	\$415.00	\$630.00
Food & Household Supplies	\$350.00	\$500.00
Transportation	\$200.00	\$400.00
Car Insurance	\$200.00	\$100.00
Laundry, Clothing, Personal Care	\$100.00	\$200.00
Entertainment	\$0.00	\$150.00

/s/ David Gunn
By: 
David N. Gunn, #54880MO
Attorney for Debtor
2249 South Brentwood
St. Louis, MO 63144
Telephone: (314) 961-9822
Fax: (314) 961-9825
E-mail: generalmail@thebkco.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In Re: ALMA HENDERSON,) Case No. 14-44178
)
)
)
) Chapter 7
Debtor,)

MEMORANDUM

PLEASE TAKE NOTICE, that pursuant to Federal Rule of Bankruptcy Procedure 1009,
the Debtor has filed an Amended Schedule E/F in order to add the creditor(s):

Arrowhead Advance
PO Box 509124
San Diego, CA 92150

Big Picture Loans
Customer Support
PO Box 704
Watersmeet, MI 49969

Luther Appliance & Furniture Sales
60 Plant Ave.
Suite 2
Hauppauge, NY 11788

Luther Appliance & Furniture Sales
129 Oser Ave.
Suite B
Hauppauge, NY 11788

Sky Trail Cash
PO Box 1115
Lac Du Flambeau, WI 54538

Vantage Credit Union
PO Box 4433
Bridgeton, MO 63044

Respectfully Submitted
THE BANKRUPTCY COMPANY

/s/ **David N. Gunn**

David N. Gunn, #54880MO
2249 South Brentwood Boulevard
St. Louis, MO 63144
Tel: 314-961-9822
Fax: 314-961-9825
generalmail@thebkco.com

Fill in this information to identify your case:

Debtor 1 Alma Theresa Henderson

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURI

Case number 14-44178
(If known)

Check if this is:

- ☒ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
☐ Not employed

RN

Dept. of Veteran Affairs

1240 E. 9th
Room 1907
Cleveland, OH 44199

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

How long employed there? 23 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>3,720.15</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>3,720.15</u>	\$ <u>N/A</u>

Debtor 1 **Alma Theresa Henderson**

Case number (if known) **14-44178**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 3,720.15	\$ N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 372.10	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 55.88	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 216.73	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 49.83	\$ N/A
5h. Other deductions. Specify:	5h.+ \$ 0.00	+ \$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 694.54	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 3,025.61	\$ N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify:	8h.+ \$ 0.00	+ \$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,025.61 + \$ N/A	= \$ 3,025.61
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 3,025.61	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 Alma Theresa Henderson

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURI

Case number 14-44178
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 775.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 62.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Alma Theresa Henderson**

Case number (if known) **14-44178**

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	300.00
6b. Water, sewer, garbage collection	6b. \$	80.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	250.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies		7. \$ 500.00
8. Childcare and children's education costs		8. \$ 0.00
9. Clothing, laundry, and dry cleaning		9. \$ 100.00
10. Personal care products and services		10. \$ 100.00
11. Medical and dental expenses		11. \$ 200.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.		12. \$ 400.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books		13. \$ 150.00
14. Charitable contributions and religious donations		14. \$ 0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	100.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		16. \$ 0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		18. \$ 0.00
19. Other payments you make to support others who do not live with you. Specify: _____		\$ 0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: _____		21. +\$ 0.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.		\$ 3,017.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$
22c. Add line 22a and 22b. The result is your monthly expenses.		\$ 3,017.00
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.		23a. \$ 3,025.61
23b. Copy your monthly expenses from line 22c above.		23b. -\$ 3,017.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .		23c. \$ 8.61
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain here: _____		

Fill in this information to identify your case:

Debtor 1 Alma Theresa Henderson
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURI

Case number 14-44178
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Alma Theresa Henderson
Alma Theresa Henderson
Signature of Debtor 1

X _____
Signature of Debtor 2

Date August 15, 2018

Date _____

Fill in this information to identify your case:

Debtor 1 **Alma Theresa Henderson**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF MISSOURI**

Case number **14-44178**
(if known)

☒ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Acceptance now	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: Diningroom Set Location: 8336 Elmore Ave., Saint Louis MO 63132		
Creditor's name: Exeter Finance Corp	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: 2014 Chrysler 200 Location: 8336 Elmore Ave., Saint Louis MO 63132		
Creditor's name: MotorMax Financial Serv	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: 2002 Chrysler PT Cruiser Limited		

Debtor 1 **Alma Theresa Henderson**

Case number (if known) **14-44178**

property **120,000 miles**
securing debt: **Location: in finance company's possession**
***NADA trade-in is: \$1,800.00**

☐ Retain the property and [explain]:

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Alma Theresa Henderson

Alma Theresa Henderson

Signature of Debtor 1

X

Signature of Debtor 2

Date August 15, 2018

Date

United States Bankruptcy Court
Eastern District of Missouri

In re Alma Theresa Henderson

Debtor(s)

Case No. 14-44178

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) - AMENDED

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>800.00</u>
Prior to the filing of this statement I have received	\$	<u>800.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in adversaries, appeals and the execution of reaffirmation agreements (although legal advice regarding reaffirmation agreements will be provided).

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

August 15, 2018

Date

/s/ David N. Gunn

David N. Gunn

Signature of Attorney

Consumer Law Center of Saint Louis

2249 South Brentwood

Saint Louis, MO 63144

(314) 961-9822 Fax: (314) 961-9825

generalmail@thebkco.com

Name of law firm

**United States Bankruptcy Court
Eastern District of Missouri**

In re	<u>Alma Theresa Henderson</u>	Case No.	<u>14-44178</u>
	Debtor(s)	Chapter	<u>7</u>

VERIFICATION OF CREDITOR MATRIX - AMENDED

The above named debtor(s) hereby certifies/certify under penalty of perjury that the attached list containing the names and addresses of my creditors (Matrix), consisting of 2 page(s) and is true, correct and complete.

/s/ Alma Theresa Henderson
Alma Theresa Henderson
Debtor

Dated: **August 15, 2018**

Acceptance now
10132 W. Florssiant Ave.
Saint Louis, MO 63136-2100

AFNI
PO Box 3097
Bloomington, IL 61702

Arrowhead Advance
PO Box 509124
San Diego, CA 92150

Aspire
PO Box 105555
Atlanta, GA 30348

Big Picture Loans
Customer Support
PO Box 704
Watersmeet, MI 49969

Collector of Revenue
Saint Louis County
41 S Central Ave
Saint Louis, MO 63105-1799

Credit Protection Association
13355 Noel Road
Suite 2100
Dallas, TX 75240

Enhanced Recovery Corporation
8014 Bay Berry Road
Jacksonville, FL 32256

Exeter Finance Corp
PO Box 204480
Dallas, TX 75320-4480

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Luther Appliance & Furniture Sales
60 Plant Ave.
Suite 2
Hauppauge, NY 11788

Luther Appliance & Furniture Sales
129 Oser Ave.
Suite B
Hauppauge, NY 11788

Midland Funding
8875 Aero Dr., Ste. 200
San Diego, CA 92123

Missouri Department of Revenue
Bankruptcy Department
PO Box 475
301 West High Street
Jefferson City, MO 65105

MotorMax Financial Serv
PO Box 468
Columbus, GA 31902

NCO Financial Service/99
PO Box 15636
Wilmington, DE 19850

Salute/Urban Trust Bank
PO Box 105555
Atlanta, GA 30348

Sky Trail Cash
PO Box 1115
Lac Du Flambeau, WI 54538

Springleaf - LVNV Funding
c/o Gamache & Myers PC
1000 Camera Ave.
Suite A
Crestwood, MO 63126

Stuart Allan & Assoc
5447 E 5th Street
Suite 110
Tucson, AZ 85711

Sun Loan Company
9855 Saint Charles Rock Road
Saint Ann, MO 63074

Vantage Credit Union
PO Box 4433
Bridgeton, MO 63044